Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Large Insurers (400 Claims or more per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
SI	GENERAL MOTORS CORPORATION	29	0	100.00%	98.85%	95.75%
SI	CITY OF MILWAUKEE	222	1	99.55%	99.84%	98.89%
25674	TRAVELERS PROPERTY CAS CO OF A	193	1	99.48%	95.58%	96.72%
24449	REGENT INSURANCE CO	190	1	99.47%	99.07%	96.80%
21407	EMCASCO INSURANCE CO	85	1	98.82%	96.23%	97.78%
29157	UNITED WISCONSIN	229	3	98.69%	98.48%	99.01%
26042	WAUSAU UNDERWRITERS INS CO	147	2	98.64%	98.67%	93.56%
15350	WEST BEND MUTUAL INS CO	526	8	98.48%	97.35%	98.47%
15261	SOCIETY INSURANCE A MUTUAL C	362	6	98.34%	98.35%	99.11%
SI	DEPT OF ADMINISTRATION	114	2	98.25%	96.64%	96.87%
14184	ACUITY INSURANCE CO	366	10	97.27%	94.23%	95.53%
21458	EMPLOYERS INSURANCE CO OF WA	428	12	97.20%	97.69%	94.95%
26069	WAUSAU BUSINESS INS CO	106	3	97.17%	97.34%	95.70%
15091	RURAL MUTUAL INS CO	91	3	96.70%	96.97%	98.06%
23035	LIBERTY MUTUAL FIRE INS CO	175	6	96.57%	93.54%	89.40%
23817	ILLINOIS NATIONAL INS CO	104	4	96.15%	95.57%	91.65%
10677	CINCINNATI INSURANCE CO THE	85	4	95.29%	95.09%	96.37%
24988	SENTRY INSURANCE A MUTUAL CO	603	31	94.86%	93.81%	96.46%
23043	LIBERTY MUTUAL INS CO	148	8	94.59%	90.63%	89.60%
16535	ZURICH AMERICAN INSURANCE CO	447	38	91.50%	89.45%	92.09%
24147	OLD REPUBLIC INS CO	151	14	90.73%	93.13%	91.08%
40827	VIRGINIA SURETY CO INC	28	3	89.29%	96.36%	97.53%
19445	NATIONAL UNION FIRE INS CO OF P	44	10	77.27%	80.79%	86.74%
35386	FIDELITY & GUARANTY INS CO	78	18	76.92%	80.51%	85.29%
20494	TRANSPORTATION INSURANCE CO	138	34	75.36%	77.97%	90.34%
18910	AMERICAN PROTECTION INS CO	5	2	60.00%	18.18%	87.05%
22748	PACIFIC EMPLOYERS INS CO	31	14	54.84%	44.83%	75.88%
24872	CONNECTICUT INDEMNITY CO THE	2	1	50.00%	69.23%	93.68%
30562	AMERICAN MANUFACTURERS MUT	0	1	0.00%	80.00%	85.36%
22977	LUMBERMENS MUTUAL CAS CO	7	10	-42.86%	0.00%	82.42%
	Totals for Group:	5,134	251	95.11%	94.08%	94.43%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

NAICE   NSURSER				<u>Forfeitures</u>	No Penalty		
2259	<u>NAIC</u>	INSURER	<u>Claims</u>	& penalties	Ratio	Year To Date	3 Year Percent
19305   ASSURANCE COMPANY OF AMER   7	SI	BRUNSWICK CORPORATION	16	0	100.00%	100.00%	98.16%
SI	22659	INDIANA INSURANCE CO	10	0	100.00%	100.00%	98.92%
1935   FEDERATED MUTUAL INS CO	19305	ASSURANCE COMPANY OF AMER	7	0	100.00%	100.00%	87.46%
24414   GENERAL CAS CO OF WI	SI	MILWAUKEE BOARD OF SCHOOL D	59	0	100.00%	99.61%	97.43%
BI	13935	FEDERATED MUTUAL INS CO	41	0	100.00%	99.18%	99.09%
26425   WAUSAU GENERAL INS CO   37   0   100.00%   98.81%   94.31%     13986   FRANKEMUTH MUTUAL INS CO   69   2   97.10%   98.70%   98.88%     14303   INTEGRITY MUTUAL INS CO   69   2   97.10%   98.70%   98.88%     31033   TRI STATE INS CO OF MN   99   2   97.98%   97.70%   99.24%     31003   TRI STATE INS CO OF MN   99   2   97.98%   97.70%   99.622%     24830   CITIES & VILLAGES MUTUAL INS C   30   0   100.00%   97.47%   97.61%     SI   SCIINEIDER NATIONAL CARRIERS I   19   1   94.74%   97.26%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   98.987     22322   GREENWICH INSURANCE CO   62   2   96.77%   96.95%   98.75%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.915%   99.22%     20281   FEDERAL INSURANCE   CO   6	24414	GENERAL CAS CO OF WI	79	2	97.47%	99.07%	96.51%
26425   WAUSAU GENERAL INS CO   37   0   100.00%   98.81%   94.31%     13986   FRANKENMUTH MUTUAL INS CO   69   2   97.10%   98.70%   98.58%     14303   INTEGRITY MUTUAL INS CO   69   2   97.10%   98.10%   99.22%     SI   MILWAUKEE TRANSPORT SERVIC   29   0   100.00%   97.75%   99.24%     31003   TRI STATE INS CO OF MN   30   0   100.00%   97.47%   97.61%     24830   CITIES & VILLAGES MUTUAL INS C   30   0   100.00%   97.47%   97.61%     SI   SCHNEIDER NATIONAL CARRIERS I   19   1   94.74%   97.26%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   52.75%   96.95%   98.75%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.95%   98.27%     20281   FEDERAL INSURANCE CO   64   2   96.83%   96.13%   96.39%     20281   HEDERAL INSURANCE CO   64 <td< td=""><td>SI</td><td>BRIGGS &amp; STRATTON CORP</td><td>27</td><td></td><td>96.30%</td><td></td><td></td></td<>	SI	BRIGGS & STRATTON CORP	27		96.30%		
13986   FRANKEMUTH MUTUAL INS CO   69   2   97,10%   98,70%   98,88%   14303   INTEGRITY MUTUAL INS CO   69   2   97,10%   98,10%   99,22%   SI   MILWAUKEE TRANSPORT SERVIC   29   0   100,00%   97,75%   99,24%   31003   TRI STATE INS CO OF MN   99   2   97,98%   97,70%   96,02%   24830   CTITES & WILLAGES MUTUAL INS C   30   0   100,00%   97,65%   96,69%   25402   AMCOMP ASSURANCE CORP   69   5   92,75%   97,07%   98,99%   25402   AMCOMP ASSURANCE CORP   69   5   92,75%   97,07%   98,99%   25402   AMCOMP ASSURANCE CORP   69   5   92,75%   97,07%   98,99%   25402   AMCOMP ASSURANCE CORP   69   5   92,75%   97,07%   98,99%   25402   AMCOMP ASSURANCE CORP   69   5   92,75%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   99,22%   100,00%   96,19%   90,10%   100,00%   96,19%   90,10%   100,00%   96,10%   91,30%   100,00%   96,10%   91,30%   100,00%   96,30%   93,44%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   93,44%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,42%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,42%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,42%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,42%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   14591   MILWAUKEE INS COMPANY   5   0   100,00%   96,30%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%   94,50%	26425	WAUSAU GENERAL INS CO	37	0	100.00%	98.81%	94.31%
SI   MILWAUKEE TRANSPORT SERVIC   29   0   100.00%   97.75%   99.24%     31003   TRI STATE INS CO OF MN   99   2   97.98%   97.70%   96.52%     24830   CTITIES & VILLAGES MUTUAL INS C   30   0   100.00%   97.47%   97.61%     SI   SCHNEIDER NATIONAL CARRIERS I   19   1   94.74%   97.26%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   98.99%     25402   GREENWICH INSURANCE CO   62   2   96.77%   96.91%   99.29%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.91%   99.22%     20281   FEDERAL INSURANCE CORP   22   1   95.45%   96.19%   99.22%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     51   WISCONSIN BELL INC   3   0   100.00%   96.30%   94.24%     14591   MILWAUKEE INS COMPANY   5   0	13986	FRANKENMUTH MUTUAL INS CO	69	2			
SI   MILWAUKEE TRANSPORT SERVIC   29   0   100.00%   97.75%   99.24%     31003   TRI STATE INS CO OF MN   99   2   97.98%   97.75%   99.24%     24830   CITIES & VILLAGES MUTUAL INS C   30   0   100.00%   97.47%   99.61%     SI   SCIINEIDER NATIONAL CARRIERS I   19   1   94.74%   97.26%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   98.99%     25402   AMCOMP ASSURANCE COR   62   2   96.77%   96.95%   98.97%     18988   AUTO GWNERS INS CO   31   1   96.77%   96.91%   99.22%     10472   CAPITOL INDEMNITY CORP   22   1   95.45%   96.61%   98.73%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.69%   91.30%     5I   WISCONSIN BELL INC   3   0   100.00%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0	14303	INTEGRITY MUTUAL INS CO	69	2	97.10%	98.10%	99.22%
31003	SI	MILWAUKEE TRANSPORT SERVIC	29				
24830   CITIES & VILLAGES MUTUAL INS C   30   0   100.00%   97.47%   97.61%     SI   SCHNEIDER NATIONAL CARRIERS I   19   1   94.74%   97.20%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   96.95%   98.97%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.95%   98.75%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.95%   99.22%     20281   FEDERAL INSURANCE CO   64   2   96.85%   96.37%   96.03%     10472   CAPITOL INDEMNITY CORP   22   1   95.45%   96.61%   98.33%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     SI   WISCONSIN BELL INC   3   0   100.00%   96.30%   94.42%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   94.42%     2543   SECURA INSURANCE A MUTUAL C   108	31003	TRI STATE INS CO OF MN	99	2			
SI   SCHNEIDER NATIONAL CARRIERS I   19   1   94.74%   97.26%   96.69%     25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   98.99%     22322   GREENWICH INSURANCE CO   62   2   96.77%   96.91%   99.22%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.91%   99.22%     20281   FEDERAL INSURANCE CO   64   2   96.83%   96.73%   96.03%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.61%   98.73%     51   WISCONSIN BELL INC   3   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   94.42%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     25976   UTICA MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4 <t< td=""><td>24830</td><td>CITIES &amp; VILLAGES MUTUAL INS C</td><td>30</td><td>0</td><td>100.00%</td><td>97.47%</td><td>97.61%</td></t<>	24830	CITIES & VILLAGES MUTUAL INS C	30	0	100.00%	97.47%	97.61%
25402   AMCOMP ASSURANCE CORP   69   5   92.75%   97.07%   98.99%     22322   GREENWICH INSURANCE CO   62   2   96.77%   96.95%   98.75%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.95%   98.75%     10472   CAPITOL INDEMINITY CORP   22   1   95.45%   96.61%   98.73%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   99.33%     42404   LIBERTY INSURANCE CORP   13   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.58%   96.15%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.07%     51   TARGET CORP (STORES)   14	SI	SCHNEIDER NATIONAL CARRIERS I	19	1	94.74%	97.26%	
22322   GREENWICH INSURANCE CO   62   2   96.77%   96.95%   98.75%     18988   AUTO OWNERS INS CO   31   1   96.77%   96.91%   99.22%     20281   FEDERAL INSURANCE CO   64   2   96.88%   96.73%   96.61%     10472   CAPITOL INDEMNITY CORP   22   1   95.45%   96.61%   98.73%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     SI   WISCONSIN BELL INC   3   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.	25402	AMCOMP ASSURANCE CORP		5			
18988   AUTO OWNERS INS CO   31   1   96.77%   96.91%   99.22%     20281   FEDERAL INSURANCE CO   64   2   96.88%   96.73%   96.03%     10472   CAPITOL INDEMNITY CORP   22   1   95.45%   96.60%   91.30%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     SI   WISCONSIN BELL INC   3   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.58%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   97.58%     5582   TRAYELERS INDEMNITY CO   0.7   1   85.71%   <	22322	GREENWICH INSURANCE CO					
20281   FEDERAL INSURANCE CO   64   2   96.88%   96.73%   96.03%     10472   CAPITOL INDEMNITY CORP   22   1   95.45%   96.61%   98.73%     42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     SI   WISCONSIN BELL INC   3   0   100.00%   96.30%   95.44%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.15%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   94.87%     31   TARGET CORP (STORES)   14   0	18988	AUTO OWNERS INS CO					
10472	20281	FEDERAL INSURANCE CO		2			
42404   LIBERTY INSURANCE CORP   125   2   98.40%   96.60%   91.30%     SI   WISCONSIN BELL INC   3   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1	10472	CAPITOL INDEMNITY CORP					
SI   WISCONSIN BELL INC   3   0   100.00%   96.43%   65.78%     25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEBNNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.929%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79	42404	LIBERTY INSURANCE CORP					
25976   UTICA MUTUAL INS CO   13   1   92.31%   96.30%   93.44%     14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     31   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     42767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   1	SI	WISCONSIN BELL INC					
14591   MILWAUKEE INS COMPANY   5   0   100.00%   96.30%   94.42%     22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILLY MUTUAL INS C	25976	UTICA MUTUAL INS CO					
22543   SECURA INSURANCE A MUTUAL C   108   2   98.15%   96.19%   97.07%     21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     192380   AMERICAN HOME ASSURANCE CO <td>14591</td> <td>MILWAUKEE INS COMPANY</td> <td></td> <td>0</td> <td></td> <td></td> <td></td>	14591	MILWAUKEE INS COMPANY		0			
21415   EMPLOYERS MUTUAL CASUALTY C   96   4   95.83%   96.15%   97.68%     40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.53%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.88%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO	22543	SECURA INSURANCE A MUTUAL C					
40142   AMERICAN ZURICH INS CO   7   1   85.71%   96.15%   94.87%     SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   25   2   92.00%   93.33%   96.32%     19682   HARTFORD FIRE INSURANCE CO	21415	EMPLOYERS MUTUAL CASUALTY C					
SI   TARGET CORP (STORES)   14   0   100.00%   95.83%   96.58%     25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO	40142	AMERICAN ZURICH INS CO					
25682   TRAVELERS INDEMNITY CO OF CT T   25   2   92.00%   95.52%   95.67%     30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.88%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   17   0   100.00%   92.68%   992.74%     19410   COMMERCE & INDUSTRY INS CO <td>SI</td> <td>TARGET CORP (STORES)</td> <td></td> <td>0</td> <td></td> <td></td> <td></td>	SI	TARGET CORP (STORES)		0			
30104   HARTFORD UNDERWRITERS INS CO   33   1   96.97%   95.38%   97.10%     SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.66%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO	25682			2			
SI   UW-SYSTEM ADMINISTRATION   48   1   97.92%   95.30%   98.05%     24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I	30104	HARTFORD UNDERWRITERS INS CO					
24767   ST PAUL FIRE & MARINE INS CO   79   7   91.14%   95.30%   94.95%     19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   CITY OF MADISON   51 </td <td>SI</td> <td>UW-SYSTEM ADMINISTRATION</td> <td></td> <td>1</td> <td></td> <td></td> <td></td>	SI	UW-SYSTEM ADMINISTRATION		1			
19259   SELECTIVE INS CO OF SOUTH CARO   14   0   100.00%   94.92%   93.98%     19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     SI   CITY OF MADISON   61   3	24767	ST PAUL FIRE & MARINE INS CO	79	7			
19275   AMERICAN FAMILY MUTUAL INS C   56   2   96.43%   94.64%   97.84%     20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3	19259	SELECTIVE INS CO OF SOUTH CARO					
20346   PACIFIC INDEMNITY CO   10   1   90.00%   94.59%   95.02%     19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3   95.08%   89.83%   93.49%     10166   ACCIDENT FUND INS CO OF AMERIC   63   5	19275	AMERICAN FAMILY MUTUAL INS C					
19380   AMERICAN HOME ASSURANCE CO   85   5   94.12%   93.63%   94.46%     19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3   95.08%   89.83%   93.49%     10166   ACCIDENT FUND INS CO OF AMERIC   63   5   92.06%   89.24%   91.68%     39357   TRAVELERS INSURANCE CO THE   3   1 </td <td>20346</td> <td>PACIFIC INDEMNITY CO</td> <td></td> <td></td> <td></td> <td></td> <td></td>	20346	PACIFIC INDEMNITY CO					
19682   HARTFORD FIRE INSURANCE CO   25   2   92.00%   93.33%   96.32%     29459   TWIN CITY FIRE INS CO   44   6   86.36%   93.04%   95.37%     20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3   95.08%   89.83%   93.49%     10166   ACCIDENT FUND INS CO OF AMERIC   63   5   92.06%   89.24%   91.68%     39357   TRAVELERS INSURANCE CO THE   3   1   66.67%   88.89%   93.71%     40967   ST PAUL FIRE & CASUALTY INS CO   8	19380	AMERICAN HOME ASSURANCE CO		5			
29459TWIN CITY FIRE INS CO44686.36%93.04%95.37%20443CONTINENTAL CASUALTY CO170100.00%92.68%92.74%19410COMMERCE & INDUSTRY INS CO72593.06%92.59%92.93%15393WISCONSIN AMERICAN MUTUAL I7185.71%92.31%97.38%SIKOHLER CORPORATION51492.16%91.72%95.89%24228PEKIN INSURANCE CO30293.33%89.86%93.23%SICITY OF MADISON61395.08%89.83%93.49%10166ACCIDENT FUND INS CO OF AMERIC63592.06%89.24%91.68%39357TRAVELERS INSURANCE CO THE3166.67%88.89%93.71%40967ST PAUL FIRE & CASUALTY INS CO8187.50%83.33%93.10%21873FIREMANS FUND INS CO9277.78%80.77%87.91%41181UNIVERSAL UNDERWRITERS INS C90100.00%80.65%75.23%SIDAIMLERCHRYSLER CORPORATIO90100.00%78.57%87.84%	19682	HARTFORD FIRE INSURANCE CO					
20443   CONTINENTAL CASUALTY CO   17   0   100.00%   92.68%   92.74%     19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3   95.08%   89.83%   93.49%     10166   ACCIDENT FUND INS CO OF AMERIC   63   5   92.06%   89.24%   91.68%     39357   TRAVELERS INSURANCE CO THE   3   1   66.67%   88.89%   93.71%     40967   ST PAUL FIRE & CASUALTY INS CO   8   1   87.50%   83.33%   93.10%     21873   FIREMANS FUND INS CO   9   2   77.78%   80.77%   87.91%     41181   UNIVERSAL UNDERWRITERS INS C   9   0	29459	TWIN CITY FIRE INS CO					
19410   COMMERCE & INDUSTRY INS CO   72   5   93.06%   92.59%   92.93%     15393   WISCONSIN AMERICAN MUTUAL I   7   1   85.71%   92.31%   97.38%     SI   KOHLER CORPORATION   51   4   92.16%   91.72%   95.89%     24228   PEKIN INSURANCE CO   30   2   93.33%   89.86%   93.23%     SI   CITY OF MADISON   61   3   95.08%   89.83%   93.49%     10166   ACCIDENT FUND INS CO OF AMERIC   63   5   92.06%   89.24%   91.68%     39357   TRAVELERS INSURANCE CO THE   3   1   66.67%   88.89%   93.71%     40967   ST PAUL FIRE & CASUALTY INS CO   8   1   87.50%   83.33%   93.10%     21873   FIREMANS FUND INS CO   9   2   77.78%   80.77%   87.91%     41181   UNIVERSAL UNDERWRITERS INS C   9   0   100.00%   80.65%   75.23%     SI   DAIMLERCHRYSLER CORPORATIO   9   0<	20443	CONTINENTAL CASUALTY CO					
15393 WISCONSIN AMERICAN MUTUAL I 7 1 85.71% 92.31% 97.38%   SI KOHLER CORPORATION 51 4 92.16% 91.72% 95.89%   24228 PEKIN INSURANCE CO 30 2 93.33% 89.86% 93.23%   SI CITY OF MADISON 61 3 95.08% 89.83% 93.49%   10166 ACCIDENT FUND INS CO OF AMERIC 63 5 92.06% 89.24% 91.68%   39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%	19410	COMMERCE & INDUSTRY INS CO					
SI KOHLER CORPORATION 51 4 92.16% 91.72% 95.89%   24228 PEKIN INSURANCE CO 30 2 93.33% 89.86% 93.23%   SI CITY OF MADISON 61 3 95.08% 89.83% 93.49%   10166 ACCIDENT FUND INS CO OF AMERIC 63 5 92.06% 89.24% 91.68%   39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%	15393	WISCONSIN AMERICAN MUTUAL I					
24228 PEKIN INSURANCE CO 30 2 93.33% 89.86% 93.23%   SI CITY OF MADISON 61 3 95.08% 89.83% 93.49%   10166 ACCIDENT FUND INS CO OF AMERIC 63 5 92.06% 89.24% 91.68%   39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%	SI	KOHLER CORPORATION		4			
SI CITY OF MADISON 61 3 95.08% 89.83% 93.49%   10166 ACCIDENT FUND INS CO OF AMERIC 63 5 92.06% 89.24% 91.68%   39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%	24228	PEKIN INSURANCE CO					
10166 ACCIDENT FUND INS CO OF AMERIC 63 5 92.06% 89.24% 91.68%   39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%		CITY OF MADISON					
39357 TRAVELERS INSURANCE CO THE 3 1 66.67% 88.89% 93.71%   40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%	10166	ACCIDENT FUND INS CO OF AMERIC					
40967 ST PAUL FIRE & CASUALTY INS CO 8 1 87.50% 83.33% 93.10%   21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%		TRAVELERS INSURANCE CO THE					
21873 FIREMANS FUND INS CO 9 2 77.78% 80.77% 87.91%   41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%							
41181 UNIVERSAL UNDERWRITERS INS C 9 0 100.00% 80.65% 75.23%   SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%							
SI DAIMLERCHRYSLER CORPORATIO 9 0 100.00% 78.57% 87.84%							
7 100.007/0 70.017/0			_				
	19429	INSURANCE COMPANY OF STATE O					

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Medium Size Insurers (85 -399 Claims or more per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	INSURER	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
20486	TRANSCONTINENTAL INSURANCE C	16	3	81.25%	75.93%	93.14%
SI	STORA ENSO NORTH AMERICA COR	24	4	83.33%	73.08%	95.74%
24589	AMERICAN & FOREIGN INS CO	6	0	100.00%	71.43%	92.97%
26980	ROYAL INSURANCE CO OF AMERIC	2	1	50.00%	68.75%	93.28%
22918	AMERICAN MOTORISTS	2	1	50.00%	66.67%	87.25%
25887	UNITED STATES FIDELITY & GUARA	26	3	88.46%	63.64%	83.99%
24902	SECURITY INSURANCE CO OF HART	4	2	50.00%	52.63%	93.31%
24678	ROYAL INDEMNITY CO	11	2	81.82%	48.48%	92.76%
25879	FIDELITY & GUARANTY INS UNDERW	3	1	66.67%	40.00%	79.85%
21237	CASUALTY RECIPROCAL EXCHANG	0	0	0.00%	0.00%	95.20%
19895	ATLANTIC MUTUAL INS CO	1	4	-300.00%	-42.86%	75.81%
42650	ONEBEACON MIDWEST INS CO	1	1	0.00%	-100.00%	77.22%
	Totals for Group:	2,096	114	94.56%	93.35%	94.80%

Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	INSURER	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	100.00%	98.22%
25143	STATE FARM FIRE & CASUALTY CO	11	1	90.91%	95.56%	97.75%
SI	FEDERAL EXPRESS CORPORATION	4	0	100.00%	100.00%	97.73%
33588	FIRST LIBERTY INS CORP THE	13	0	100.00%	98.00%	97.48%
20397	VIGILANT INSURANCE CO	11	0	100.00%	100.00%	97.48%
36919	HAWKEYE SECURITY INS CO	22	0	100.00%	100.00%	97.39%
23787	NATIONWIDE MUTUAL INS CO	17	1	94.12%	95.92%	97.22%
14117	GRINNELL MUT REINSUR CO	9	0	100.00%	95.83%	96.43%
SI	ILLINOIS TOOL WORKS INC	2	0	100.00%	100.00%	96.36%
11371	GREAT WEST CASUALTY CO	16	0	100.00%	97.56%	96.23%
10804	CONTINENTAL WESTERN INS CO	10	1	90.00%	97.44%	95.58%
21261	ELECTRIC INSURANCE CO	7	0	100.00%	100.00%	95.45%
19038	TRAVELERS CASUALTY & SURETY C	31	0	100.00%	92.96%	95.37%
21113	UNITED STATES FIRE INS CO	5	2	60.00%	86.36%	95.16%
21180	SENTRY SELECT	7	0	100.00%	93.33%	95.04%
25615	CHARTER OAK FIRE INS CO	1	0	100.00%	100.00%	95.00%
20427	AMERICAN CASUALTY CO OF REA	10	1	90.00%	95.45%	94.90%
SI	KWIK TRIP INC	13	2	84.62%	85.00%	94.20%
SI	J C PENNEY CORPORATION INC	3	0	100.00%	94.12%	93.94%
20508	VALLEY FORGE INS CO	58	7	87.93%	88.49%	93.67%
23434	MIDDLESEX INSURANCE CO	7	3	57.14%	72.22%	93.59%
23280	CINCINNATI INDEMNITY CO	1	0	100.00%	66.67%	93.55%
21865	ASSOCIATED INDEMNITY CORP	18	0	100.00%	95.65%	93.53%
14176	HASTINGS MUTUAL INS CO	11	3	72.73%	87.76%	92.78%
SI	KOHLS FOOD STORES INC	1	0	100.00%	80.00%	92.54%
13439	PARTNERS MUTUAL INS CO	4	0	100.00%	82.35%	92.17%
10502	MERIDIAN CITIZENS MUTUAL INSU	0	0	0.00%	0.00%	91.94%
14265	INDIANA LUMBERMENS MUTUAL I	6	1	83.33%	93.33%	91.67%
13838	FARMLAND MUTUAL INS CO	6	1	83.33%	78.95%	91.57%
24880	FIRE & CASUALTY INS CO OF CT TH	0	0	0.00%	0.00%	91.38%
12262	PENN MFRS ASSOCIATION INS CO	5	0	100.00%	88.46%	91.04%
SI	EMERSON ELECTRIC COMPANY	8	3	62.50%	85.19%	89.47%
21105	NORTH RIVER INS CO THE	0	0	0.00%	0.00%	88.89%
11118	FEDERATED RURAL ELECTRIC INS C	5	0	100.00%	92.86%	87.95%
24775	ST PAUL GUARDIAN INS CO	0	0	0.00%	75.00%	87.83%
22489	HIGHLANDS INSURANCE CO	0	0	0.00%	0.00%	87.50%
SI	PARKER-HANNIFIN CORPORATION	4	1	75.00%	85.00%	86.36%
26247	AMERICAN GUARANTEE & LIABIL	5	1	80.00%	84.21%	85.04%
21857	AMERICAN INSURANCE CO THE	7	0	100.00%	83.33%	84.62%
19356	MARYLAND CASUALTY CO	9	0	100.00%	97.14%	84.50%
24074	OHIO CASUALTY INS CO	4	3	25.00%	-50.00%	83.78%
37273	FIREMANS FUND INS CO OF WI	1	0	100.00%	75.00%	83.70%
18023	STAR INSURANCE CO	4	1	75.00%	84.21%	80.00%
43575	INDEMNITY INSURANCE CO OF NOR	60	10	83.33%	84.03%	79.75%
19704	AMERICAN STATES INS CO	3	1	66.67%	60.00%	79.69%
SI	INTERNATIONAL PAPER COMPANY	4	0	100.00%	100.00%	79.09%
20621	ONEBEACON AMERICA INSURANCE	0	0	0.00%	0.00%	78.41%
SI	KMART CORPORATION	0	0	0.00%	0.00%	78.21%
SI	GREDE FOUNDRIES INC	1	0	100.00%	66.67%	76.74%
27855	ZURICH AMERICAN INS OF IL	1	0	100.00%	75.00%	74.73%
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Indicator 9: Penalties and Forfeitures Issued - 3rd Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

			<u>Forfeitures</u>	No Penalty		
<u>NAIC</u>	<u>INSURER</u>	<u>Claims</u>	& penalties	<u>Ratio</u>	Year To Date	3 Year Percent
34207	WESTPORT INSURANCE CORPORAT	13	3	76.92%	55.26%	71.65%
22217	GULF INSURANCE CO	0	0	0.00%	100.00%	70.00%
24732	PENNSYLVANIA GENERAL INSURA	0	0	0.00%	0.00%	64.71%
22667	ACE AMERICAN INSURANCE CO	130	46	64.62%	60.66%	63.07%
SI	JEWEL FOOD STORES INC	6	9	-50.00%	4.76%	50.00%
	Totals for Group:	574	101	82.40%	82.38%	87.55%